

Information to identify the case:

Debtor 1	<u>Anthony D Caponegro</u>	Social Security number or ITIN xxx-xx-3057
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>Christine C Caponegro</u>	Social Security number or ITIN xxx-xx-2663
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: <u>16-25398-ABA</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony D Caponegro

Christine C Caponegro

6/22/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
United States Bankruptcy Court
District of New Jersey

In re:
Anthony D Caponegro
Christine C Caponegro
Debtors

Case No. 16-25398-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 4
Total Noticed: 98

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db/jdb +Anthony D Caponegro, Christine C Caponegro, 5021 Fernwood Dr,
Egg Harbor Township, NJ 08234-9663
516375518 +Atlantic City Spec Civil Part, 1201 Bacharach Blvd, Atlantic City, NJ 08401-4510
516375519 +Atlantic County Library System, 1 Swift Dr, Egg Harbor Township, NJ 08234-9477
516334817 +Atlantic County Sheriff's Office, 4997 Unami Blvd, Mays Landing, NJ 08330-2017
516375520 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510
516375521 +Atlantic Medical Imaging, Po Box 1564, Indianapolis, IN 46206-1564
516375522 +Atlantic Radiologists, 65 West Jimmie Leeds Road, Galloway, NJ 08205-9403
516375523 +Atlantic Smiles, 3069 English Creek Rd, Egg Harbor Township, NJ 08234-9708
516375524 +Atlanticare, PO Box 786361, Philadelphia, PA 19178-6361
516514283 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516375529 +Brazos Higher Education, PO Box 7860, Madison, WI 53707-7860
517472661 +Brevard Physician Associates, PO Box 02400, Melbourne, FL 32902-2400
517472662 +CMRE Financial Services, 3075 E Imperial Hwy Suite 200, Brea, CA 92821-6753
516375538 +Chase Corporation, 10790 Rancho Bernardo, San Diego, CA 92127-5705
516375540 +Credit Control, Llc, Po Box 488, Hazelwood, MO 63042-0488
516375542 +Dr. Brian Atkisson, 3110 Ocean Heights Ave, Egg Harbor Township, NJ 08234-7734
516375543 EZpass, PO Box 52003, New Jersey Customer Service, Newark, NJ 07101-8203
516375545 +FMA Alliance LD, 12339 Cutten Rd, Houston, TX 77066-1807
516375546 +Great Lakes Higher Education, 2401 International Ln, Madison, WI 53704-3192
517472664 +Health First, PO Box 628347, Orlando, FL 32862-8347
516334818 +Hsbc Bank Usa Na, 11 West 42nd Street, New York, NY 10036-8002
516375550 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516708332 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,
Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
516375553 Jersey Shore FCU, 1434 New Road, Northfield, NJ 08225-1104
517436409 +KML Law Group, PC, DiTech Financial, LLC, 216 Haddon Avenue, Ste. 406,
Westmont, NJ 08108-2812
516334819 +KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
516375554 Labcorp, PO Box 2240, Burlington, NC 27216-2240
516375555 +Leonard Franco Jr, 1037 Raymond Blvd Ste 710, Newark, NJ 07102-5427
516432110 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516334820 +Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648
516444651 New Jersey Turnpike Authority, Law Dept. Attn: Mark Schneider, Esq., PO Box 5042,
Woodbridge, NJ 07095-5042
517472665 +Pain Specialists, 1907 New Road, Northfield, NJ 08225-1544
516375562 +Penn Cardiology, 1400 East Rt.70, Cherry Hill, NJ 08034-2240
517472666 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
517472667 +Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910
516375570 Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite110, Re:E-ZPass,
Elmsford, NY 10523
516375578 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, P.O.Box245,
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
516375571 Schachter And Portnoy, Llc, 3490 USRt1,Ste 6, Princeton, NJ 8540
516375574 +South Jersey Gas, Po Box 577, Attn:Mrs.DeMarco, Hammonton, NJ 08037-0577
516375575 +South Jersey Periodontal, 3069 English Creek Rd, Egg Harbor Township, NJ 08234-9708
516375576 +South Jersey Water Conditioning, 760 Shiloh Pike, Bridgeton, NJ 08302-1460
516375577 +State Of New Jersey, P.O.Box 445, Department Of Treasury, Trenton, NJ 08695-0445
516375579 +Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370
517472668 +Urgent Care Egg Harbor, PO Box 768061, Philadelphia, PA 19178-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 23 2018 00:00:49 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 23 2018 00:00:45 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516375515 EDI: RMSC.COM Jun 23 2018 03:33:00 Ashley Furniture, PO Box 960061,
Orlando, FL 32896-0061
516375517 +E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2018 00:00:17 Atlantic City Electric,
5 Collins Drive Suite2133, Pepco Holdings Inc, Bankruptcy Division,
Penns Grove, NJ 08069-3600
516375516 E-mail/Text: bankruptcy@pepcoholdings.com Jun 23 2018 00:00:17
Atlantic City Electric Company, Pepco Holdings, Inc.,
Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133,
Carneys Point, NJ 08069-3600
516375525 EDI: BANKAMER.COM Jun 23 2018 03:33:00 Bank Of America, Po Box 982238,
El Paso, TX 79998
516375526 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Barclay Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 4
Total Noticed: 98

Date Rcvd: Jun 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516375527 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Barclay's Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
517095589 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 23 2018 00:01:17
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517095588 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 23 2018 00:01:17
Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
Coral Gables, Florida 33146-1837
516375528 +EDI: HFC.COM Jun 23 2018 03:33:00 Best Buy, P.O.Box 30253,
Salt Lake City, UT 84130-0253
516493275 +EDI: PRA.COM Jun 23 2018 03:33:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516375530 +E-mail/Text: cms-bk@cms-collect.com Jun 23 2018 00:00:21 Capital Management Services,
726 Exchange Street, Ste700, Buffalo, NY 14210-1464
516375531 +EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, PO Box 26030,
Richmond, VA 23260-6030
516361808 EDI: CAPITALONE.COM Jun 23 2018 03:33:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083
516375532 EDI: RMSC.COM Jun 23 2018 03:33:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
516375534 +E-mail/Text: bankruptcy@capvps.com Jun 23 2018 00:01:11 Cavalry SPV I, LLC,
500 Summit Lake Drive, Suite400, Valhalla, NY 10595-1340
516375535 EDI: CHASE.COM Jun 23 2018 03:33:00 Chase, P.O.Box 15298, Wilmington, DE 19886-5153
516375537 EDI: CHASE.COM Jun 23 2018 03:33:00 Chase, P.O. Box 15836, Wilimington, DE 19886-5153
516375539 +EDI: CITICORP.COM Jun 23 2018 03:33:00 Citibank, P.O.Box6497,
Sioux Falls, SD 57117-6497
517472663 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 23 2018 00:01:28 Comcast,
PO Box 3006, Southeastern, PA 19398-3006
516375541 EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Bank, PO Box 15316,
Wilmington, DE 19850-5316
516353134 EDI: DISCOVER.COM Jun 23 2018 03:33:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
516519705 EDI: ECMC.COM Jun 23 2018 03:33:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 55116-0408
516375544 E-mail/Text: data_processing@fin-rec.com Jun 23 2018 00:00:20 Financial Recovery Services,
P.O. Box 385908, Minneapolis, MN 55438-5908
516375547 +EDI: RMSC.COM Jun 23 2018 03:33:00 HHGregg, PO Box 965036, Orlando, FL 32896-5036
516375548 +EDI: CITICORP.COM Jun 23 2018 03:33:00 Home Depot, P.O.Box 6497,
Sioux Falls, SD 57117-6497
516375551 +EDI: IRS.COM Jun 23 2018 03:33:00 IRS, 1601 MarketSt, Philadelphia, PA 19103-2301
516375556 +EDI: LTDFINANCIAL.COM Jun 23 2018 03:33:00 Ltd, 7322 Southwest Freeway Suite 1600,
Houston, TX 77074-2134
516375557 +EDI: TSYS2.COM Jun 23 2018 03:33:00 Macys, P.O.Box 8218, Mason, OH 45040-8218
516375558 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Credit Management, 8875 Aero Drive,
San Diego, CA 92123-2255
516375559 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 8875 Aero Dr,Ste 200,
San Diego, CA 92123-2255
516375560 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding, 8875 Aero Dr,Ste200,
San Diego, CA 92123-2255
516457127 +EDI: MID8.COM Jun 23 2018 03:33:00 Midland Funding LLC, PO Box 2011,
Warren MI 48090-2011
516375561 E-mail/Text: electronicbkydocs@nelnet.net Jun 23 2018 00:00:52 Nelnet Loan Services,
3015 S.Parker Rd., Aurora, CO 80014-2904
516375564 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery, 120 Corporate Blvd STE 100,
Norfolk, VA 23502
516375563 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery, 120 Corporate Blvd Ste1,
Norfolk, VA 23502
516534508 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541
516536683 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
516533243 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC,
c/o TOYS R US CREDIT CARD, POB 41067, Norfolk VA 23541
516537747 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC,
c/o Victorias Secret, POB 41067, Norfolk VA 23541
516536690 EDI: PRA.COM Jun 23 2018 03:33:00 Portfolio Recovery Associates, LLC, c/o Wal-mart,
POB 41067, Norfolk VA 23541
516350177 EDI: Q3G.COM Jun 23 2018 03:34:00 Quantum3 Group LLC as agent for,
Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
516375567 +EDI: RMCB.COM Jun 23 2018 03:33:00 Retrieval Masters Creditors Bureau Inc,
4 West chester Plaza Suite 110, Re:E-ZPass, Elmsford, NY 10523-1615
516375580 +EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/ Lumber Liquidators, PO.Box 965036,
Orlando, FL 32896-5036
516375581 EDI: RMSC.COM Jun 23 2018 03:33:00 SYNCB/ Walmart Dual Card, PO Box 965024,
Orlando, FL 32896-5024
516375572 +E-mail/Text: jboehler@shorememorial.org Jun 23 2018 00:01:59 Shore Medical Center,
100 Medical Center Way, Somers Point, NJ 08244-2300

District/off: 0312-1

User: admin
Form ID: 318

Page 3 of 4
Total Noticed: 98

Date Rcvd: Jun 22, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516375573 +E-mail/Text: jboehler@shorememorial.org Jun 23 2018 00:01:59 Shore Memorial Hospital,
PO Box 217, Somers Point, NJ 08244-0217
516375582 +EDI: RMSC.COM Jun 23 2018 03:33:00 Syncb/Toysrusdc, Po Box 965005,
Orlando, FL 32896-5005
516351116 EDI: RMSC.COM Jun 23 2018 03:33:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516375583 +EDI: WTRRNBNK.COM Jun 23 2018 03:33:00 TD Bank USA / Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
516535524 +E-mail/Text: bncmail@w-legal.com Jun 23 2018 00:00:59 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516375585 +E-mail/Text: chorner@uniteherehealth.org Jun 23 2018 00:01:14 United Here Health,
P.O Box 6680, Aurora, IL 60598-0680
516375586 +EDI: VERIZONCOMB.COM Jun 23 2018 03:34:00 Verizon, 500 Technology Dr Ste 300,
Weldon Spring, MO 63304-2225

TOTAL: 54

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516375536* Chase, P.O.Box 15298, Wilmington, DE 19886-5153
516375549* IRS, PO Box 744, Springfield, NJ 07081-0744
516375552* +Irs, P.O.Box 7346, Philadelphia, PA 19101-7346
516375565* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste1, Norfolk, VA 23502)
516375566* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste1, Norfolk, VA 23502)
516375568* +Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Re:E-ZPass,
Elmsford, NY 10523-1615
516375569* +Retrieval Masters Creditors Bureau Inc, 4 West chester Plaza Suite 110, Re:E-ZPass,
Elmsford, NY 10523-1615
516375533 ###CareCentrix, PO Box 7780, London, KY 40742-7780
516375584 ###Transworld System, Inc, 2 Huntington Quadrangle, Ste 3N02, Melville, NY 11747-4510
TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 22, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as trustee on
behalf of the holders of the OPTEMAC Asset-Backed Pass-Through Certificates, Series 2006-1,
Midfirst Bank is the servicer dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Richard James Tracy, III on behalf of Creditor BAYVIEW LOAN SERVICING LLC
rtracy@schillerknapp.com,
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com;sbatcher@schillerk
napp.com
Seymour Wasserstrum on behalf of Joint Debtor Christine C Caponegro mylawyer7@aol.com,
ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Debtor Anthony D Caponegro mylawyer7@aol.com,
ecf@seymourlaw.net

District/off: 0312-1

User: admin
Form ID: 318

Page 4 of 4
Total Noticed: 98

Date Rcvd: Jun 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
TOTAL: 7